

FIG. 1

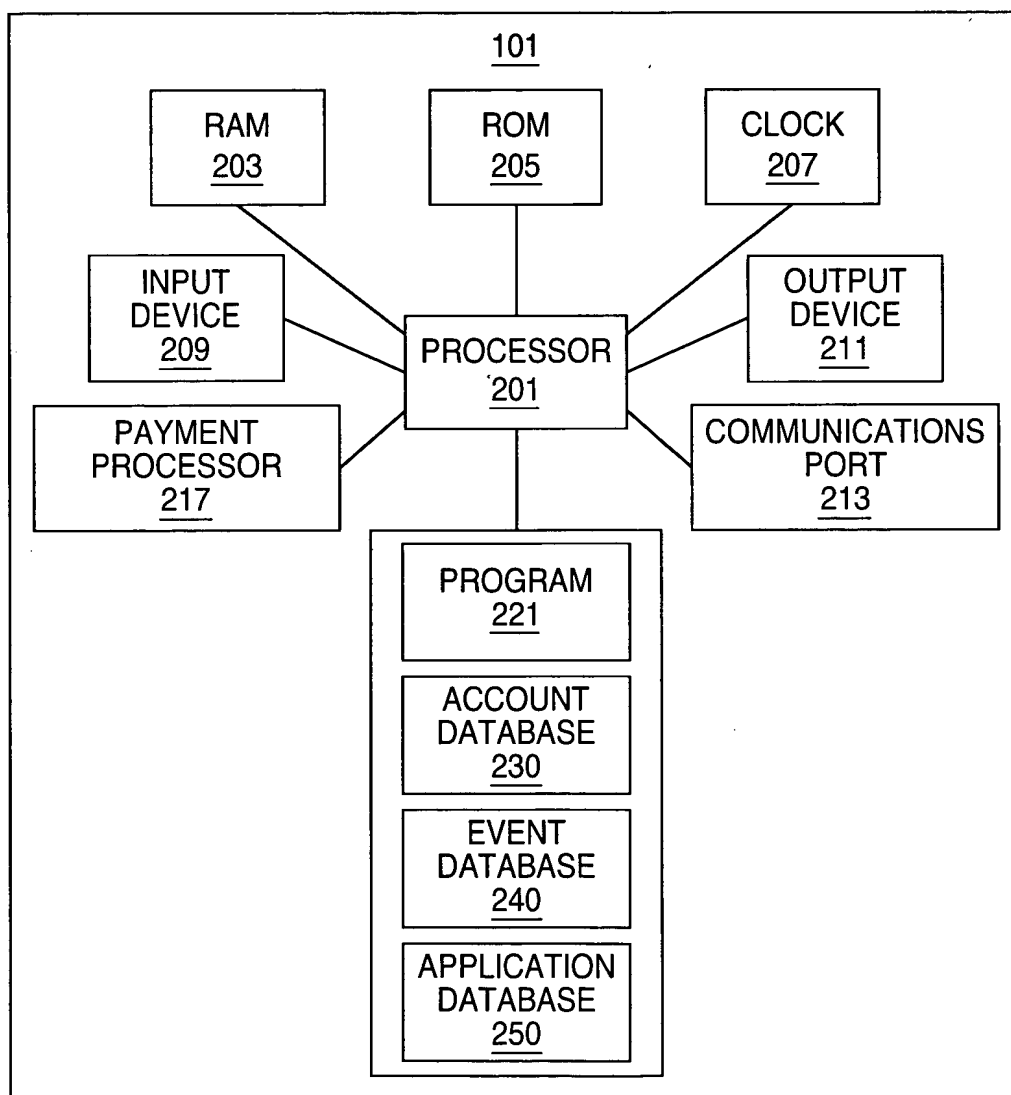


FIG. 2

Account Identifier	User Name	Home Address	Business Address	Contact Number	Date of Birth	Alias	E-mail Address	Driver's License	Country of Citizenship	Country of Legal Residence
<u>301</u>	<u>302</u>	<u>303</u>	<u>304</u>	<u>305</u>	<u>306</u>	<u>307</u>	<u>308</u>	<u>309</u>	<u>310</u>	<u>311</u>
T-1111	Lulubelle	123 Anystreet Anytown, CA 12345	987 Anystreet Anytown, CA 12345	555-555-1234	1/1/63	Lulu	lulu@link.com	CA 12345	USA	N/A
	Queeg									
T-2222	Jim Smith	234 Anystreet Anytown, CA 12345	876 Anystreet Anytown, CA 12345	555-555-2345	4/5/78	jt	jsmith@aanylink.com	CA 23456	Germany	USA
T-3333	John Doe	345 Anystreet Anytown, CA 12345	765 Anystreet Anytown, CA 12345	555-555-3456	9/8/77	N/A	jdoe@anylink.com	CA 34567	USA	N/A

FIG. 3A

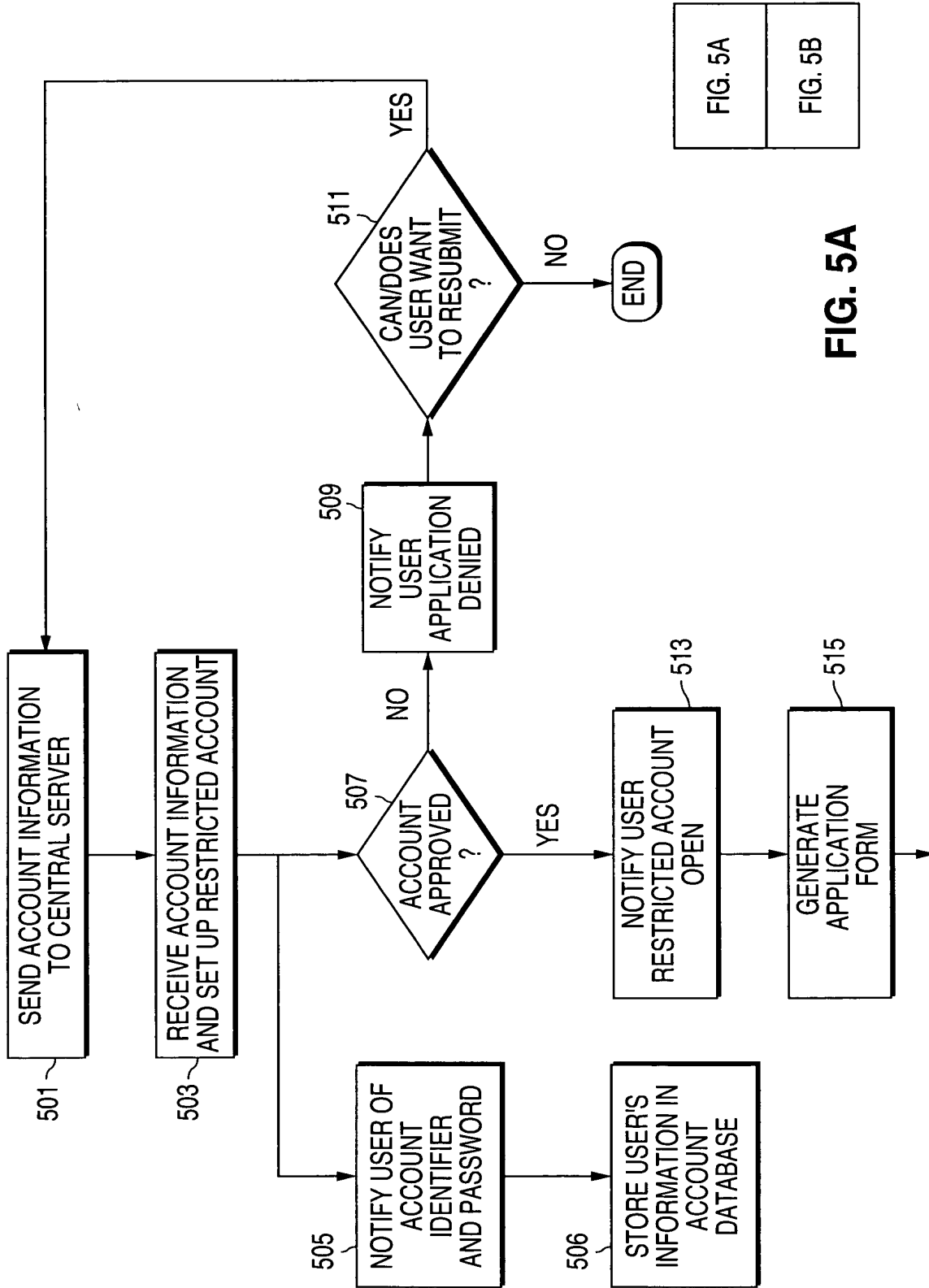
Account Number	Event Identifier	Event Name	Event Start Date	Event End Date	Event Status	Event Action
<u>241</u>	<u>242</u>	<u>243</u>	<u>244</u>	<u>244</u>	<u>245</u>	<u>246</u>
123456	987	series 8 review	5/5/00	5/5/00	open	pend
	988	series 8 approved	5/5/00	5/5/00	open	pend

FIG. 4

Password	Social Security		Employment		Occupation	Employer	Company	Security		Marital Status	Dependents	Investment Knowledge	Investment Experience
	Number		Status					Firm	Affiliation				
<u>312</u>	<u>313</u>	<u>316</u>	<u>317</u>	<u>318</u>	<u>319</u>	<u>320</u>	<u>321</u>	<u>322</u>	<u>325</u>	<u>326</u>			
abcdef	555-55-5555	employed	teacher	Any School 124 Any Street Anytown, CA 12345	none	none	single	none	medium	medium			
24680	444-44-4444	employed	doctor	Any Hospital 124 Any Street Anytown, CA 12345	none	none	married	none	medium	medium			
13579	333-33-3333	employed	engineer	Any School 123 Any Street Anytown, CA 12345	none	none	married	1	none	none			

Tax Bracket	Income	Net Worth	Investment Objective	Type of Fund	Web Account Access	Account Funding	Electronic Funds Transfer
327	328	329	330	332	333	334	335
22%	\$30,000	\$10,000	growth	stock	lulu@link.com	5/5/99 \$3000 cash	AnyBank Acct. No. 555-abc-654 15th of each month
29%	\$60,000	\$200,000	balance	money market	jsmith@aanylink.com	2/15/99 \$2000 cash	none
39%	\$70,000	\$75,000	growth	stock	jdoe@anylink.com	4/1/99 \$3000 transfer assets	none

FIG. 3C



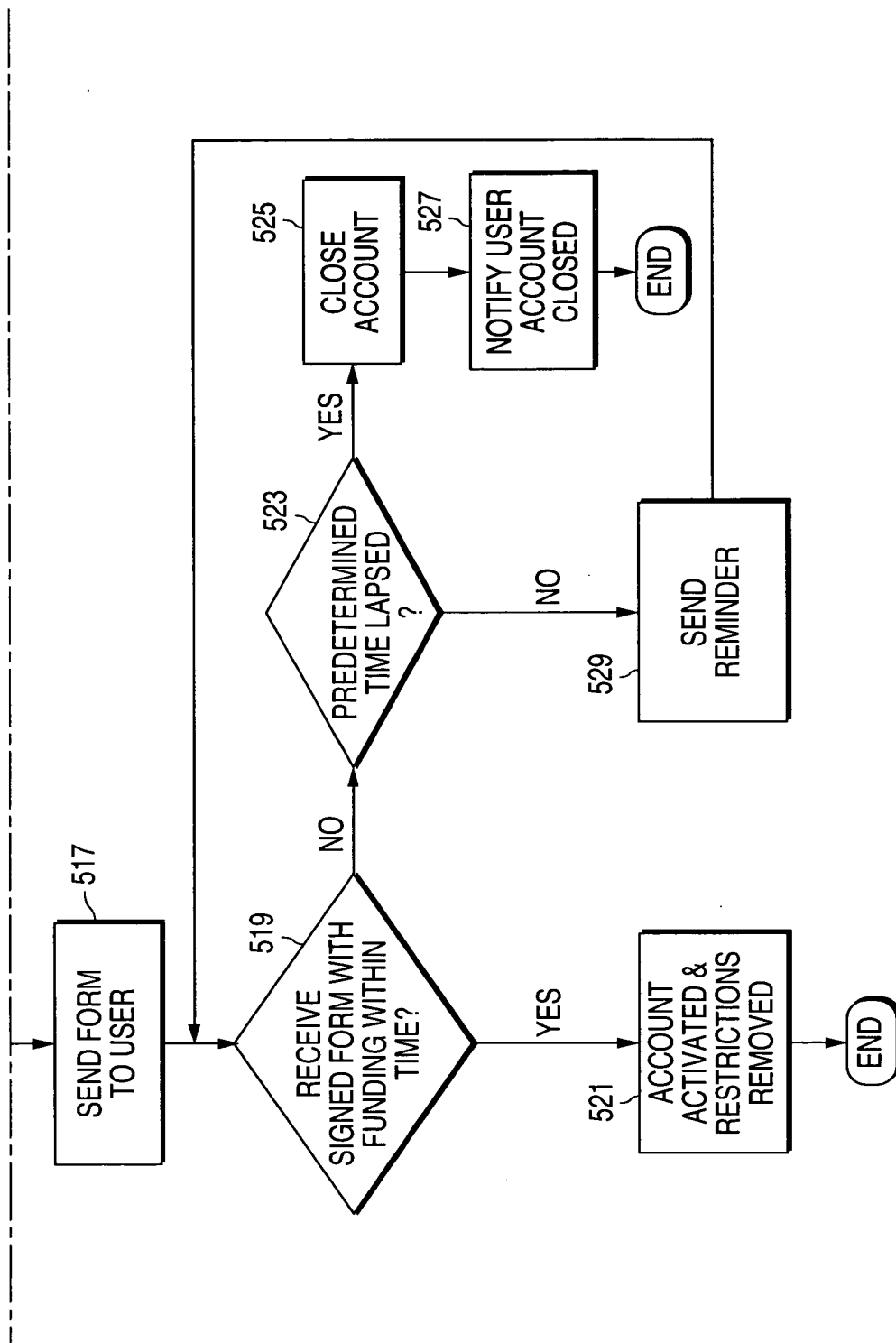
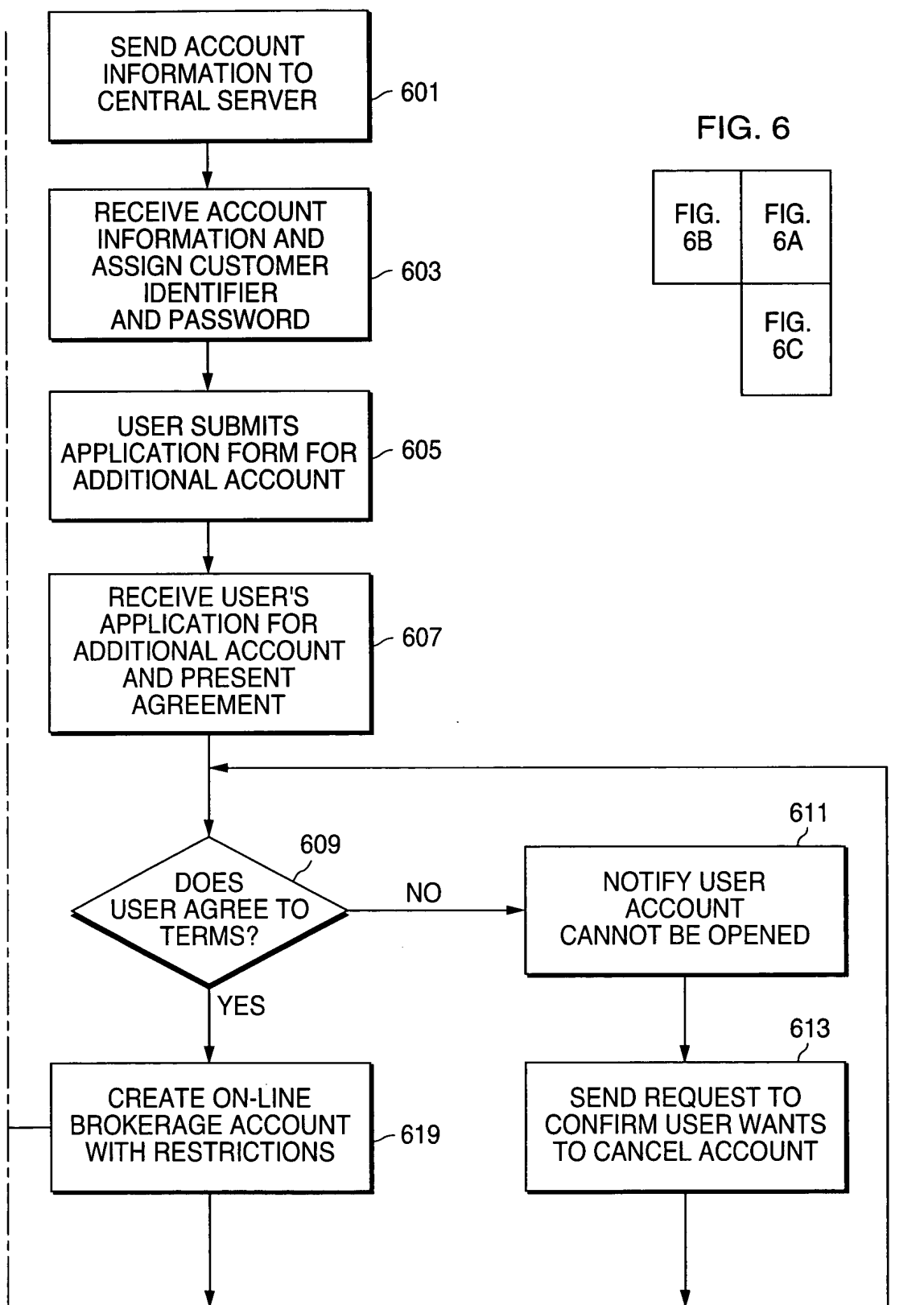


FIG. 5B



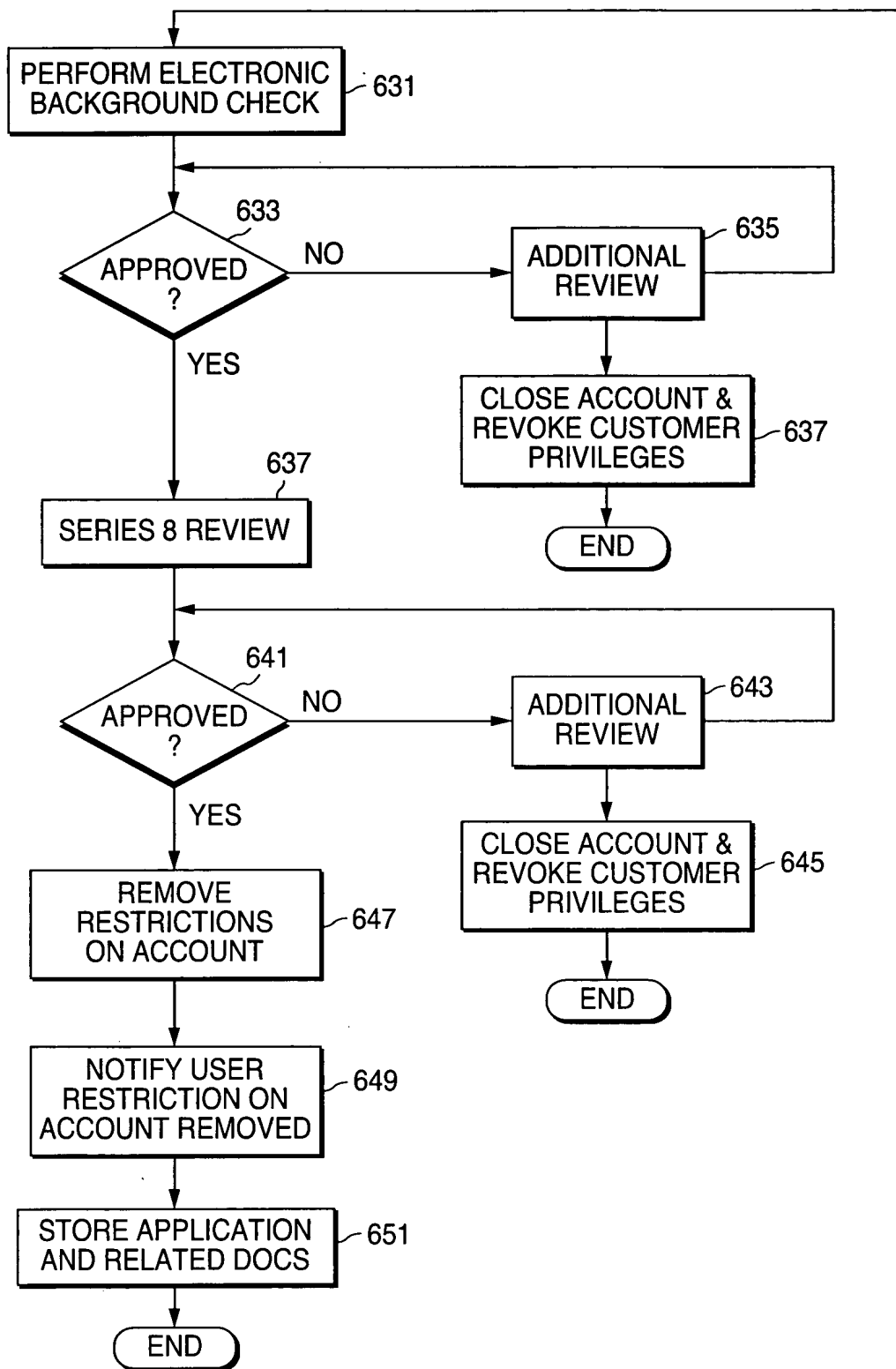


FIG. 6B

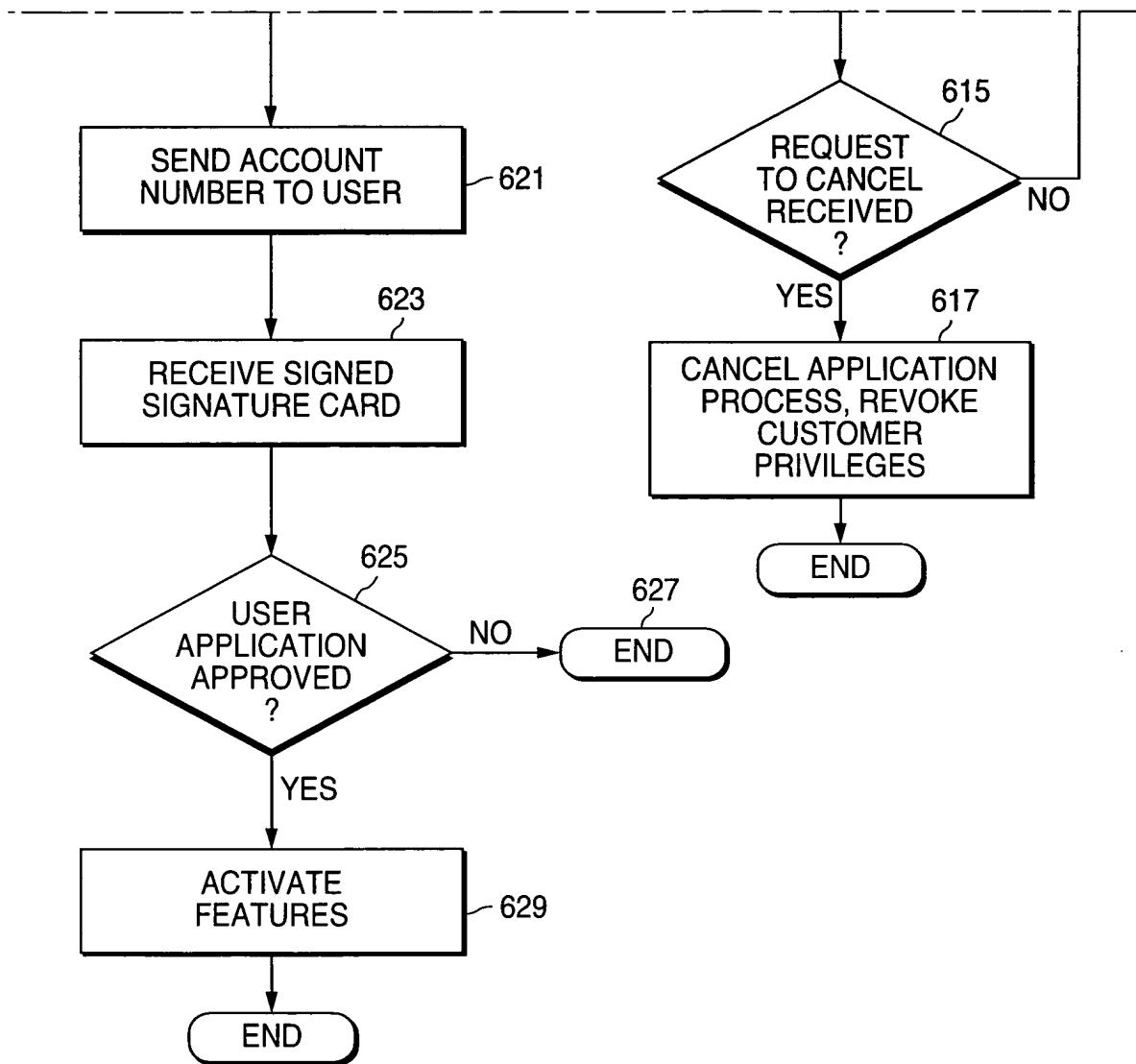


FIG. 6C

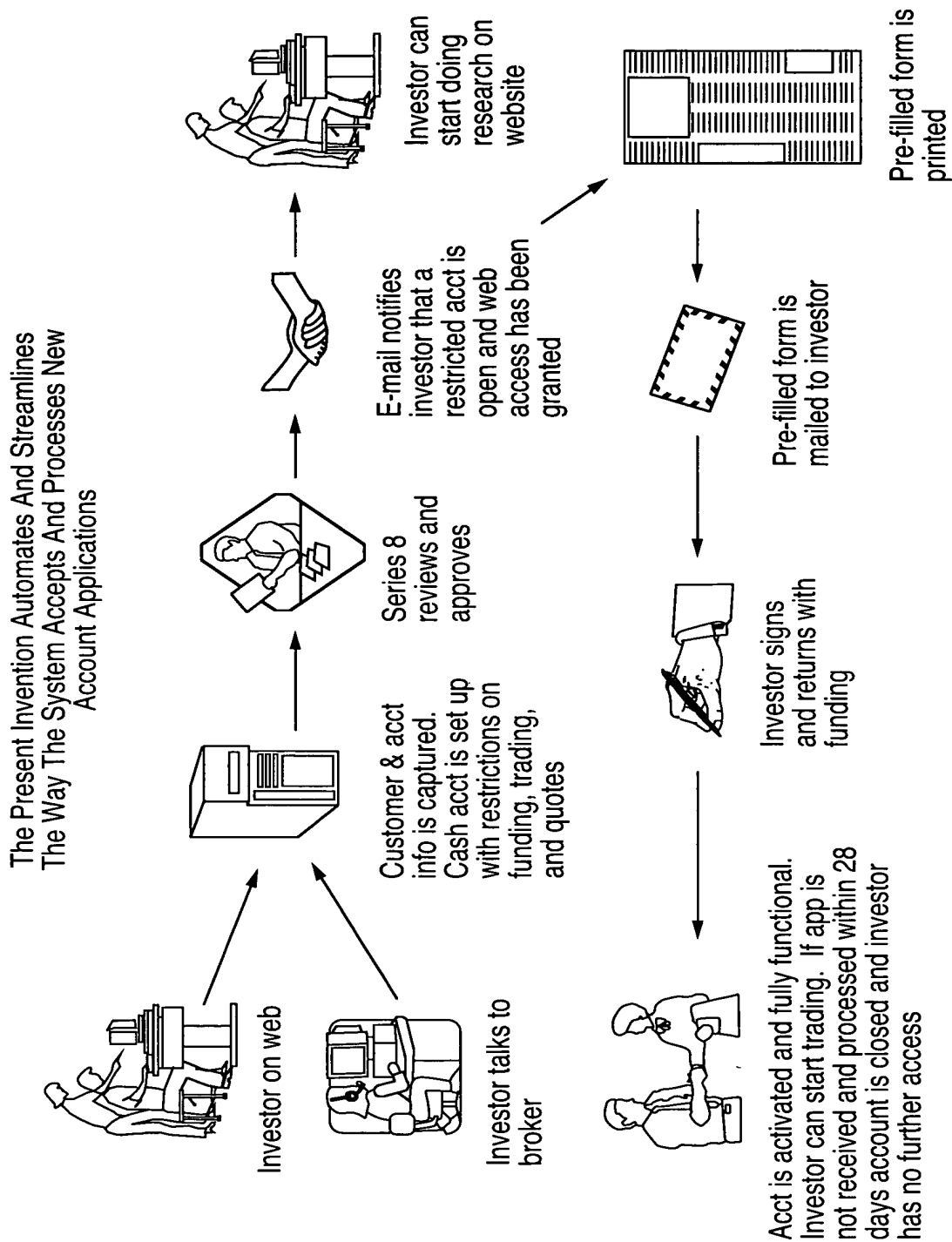


FIG. 7

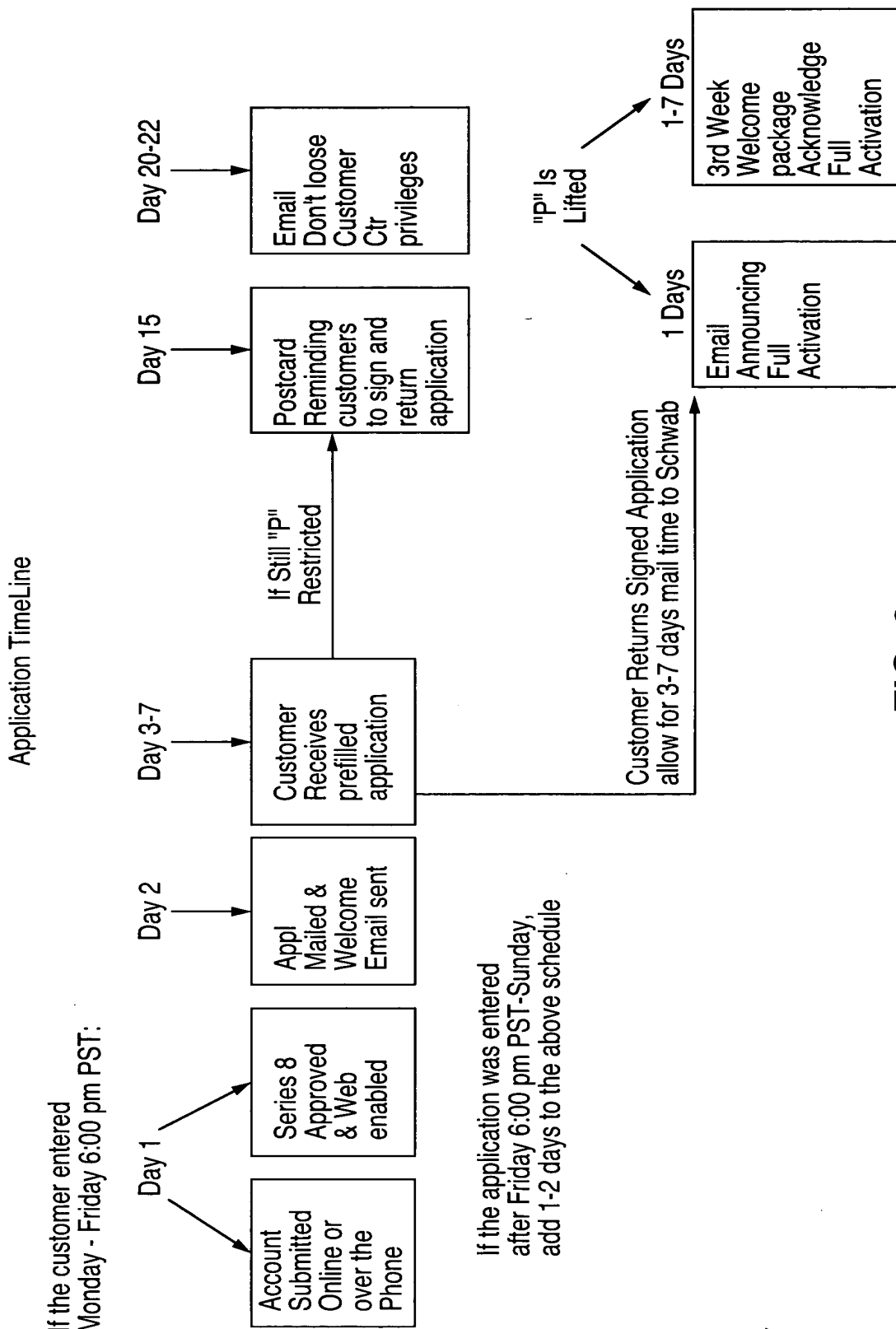


FIG. 8

Although Only Cash Accounts Are Part Of This
 Offering, Investors Still Cannot Fund Or Trade Until
 The Signed Application Has Been Received

Investor capability \ Event	<ul style="list-style-type: none"> Series 8 approved Acct is opened Signed application not yet received 	<ul style="list-style-type: none"> Signed application has been received and processed 	<ul style="list-style-type: none"> Acct has been opened for 28 days Signed application still has not been received
Access to customer website to do research	√	√	X
Fund the acct	X	√	X
Purchase or sell securities	X	√	X

Legend: √ = capable X = not capable

FIG. 9

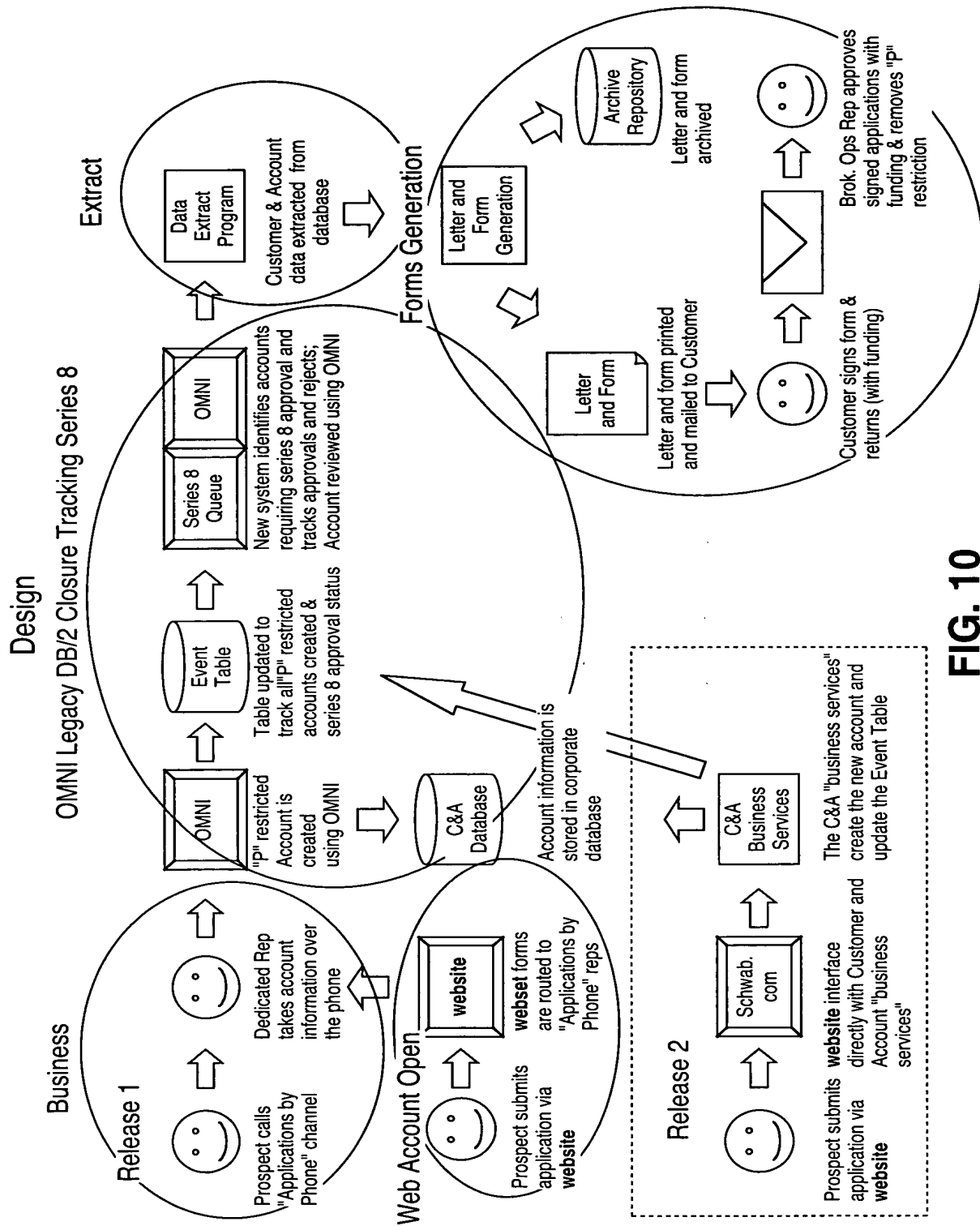


FIG. 10

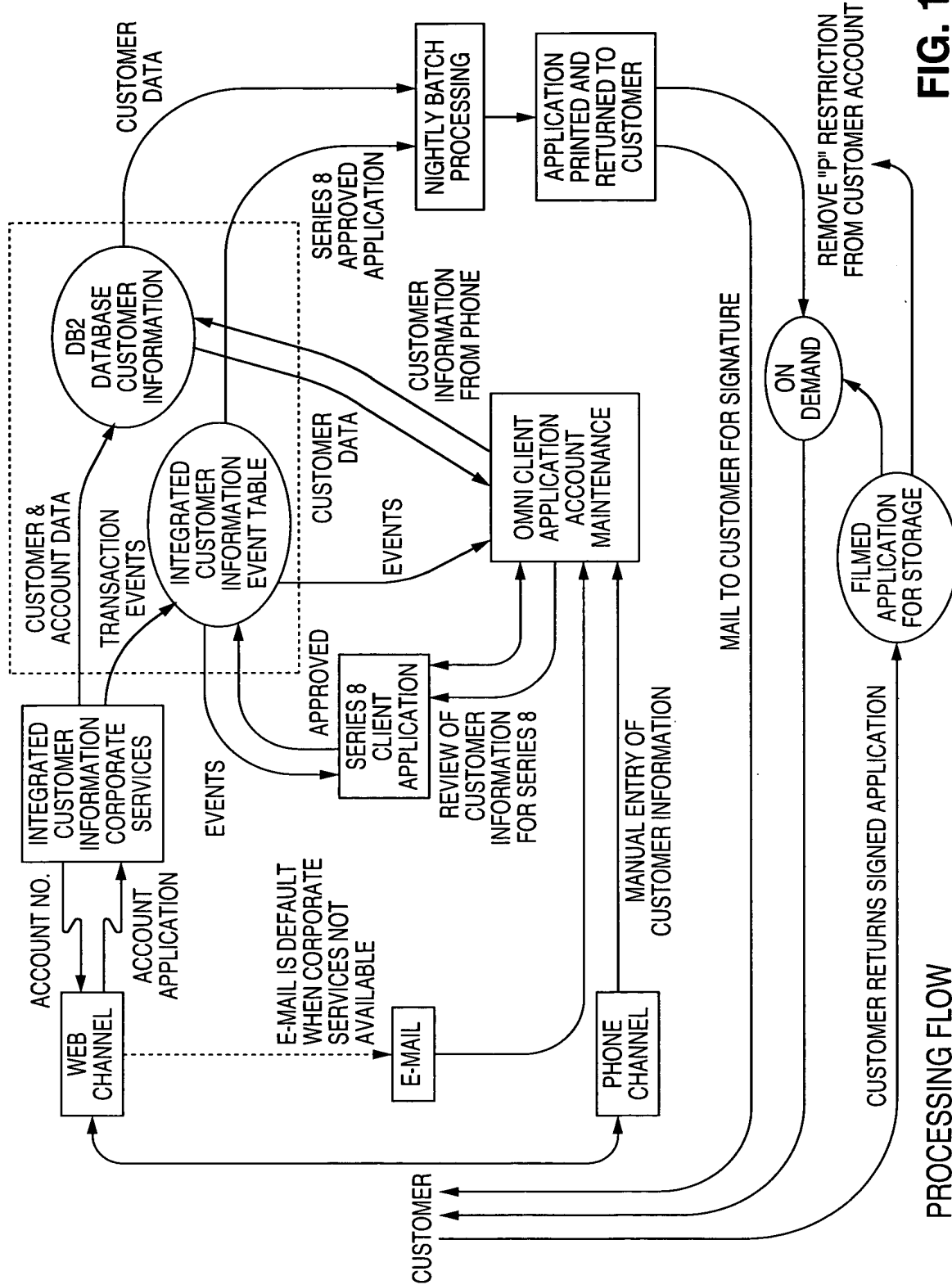


FIG. 11

PROCESSING FLOW

- System edits ensure that investors provide all necessary information before submitting the application
 - reduce need for follow-up
- Automation will capture all the required information at the point of entry
- System controls are in place to prevent investors from funding or trading until the signed application is received
- Investor just has to sign and return the pre-filled form to activate the account for funding, trading, and real time quotes
 - higher probability that paperwork will be returned and account activated because process is initiated by investor
- Authority to activate the accounts is strictly controlled
- Investor is reminded after 15 days and again after another 6 days if signed application has not been received
- System will close accounts and notify investors when signed application has not been received within 28 days
- Daily reports are generated to monitor exceptions

FIG. 12

Series 8 Review

- sorting capability for Series 8 review window
- improved error handling capability
- web-enabling feature
- addition to client display of CICS Identification to client to id actual reviewer

FIG. 13

OMNI CLIENT

- | One Embodiment of
Present Invention | Alternate Embodiment of
Present Invention |
|---|--|
| <ul style="list-style-type: none">• "P" - Phone Initial Contact Code | <ul style="list-style-type: none">• Web-enabling feature in OMNI 3.0 |
| <ul style="list-style-type: none">• "P" Restrict Account | <ul style="list-style-type: none">• New Fields for Schwab One and Brokerage accounts |
| <ul style="list-style-type: none">• New Fields<ul style="list-style-type: none">- Occupation- IRA Credit Card #/Expiration Date- IRA Beneficiary Share %/Relationship | |
| <ul style="list-style-type: none">• Business Rule Changes effecting<ul style="list-style-type: none">- Application Signed Data- Number of Dependents- Marital Sttatus | |

FIG. 14

OMNI SERVICES

- | One Embodiment of
Present Invention | Alternate Embodiment of
Present Invention |
|--|--|
| <ul style="list-style-type: none">• Security on Account Open/Update | <ul style="list-style-type: none">• Allow For Addditional Form Types with "P" Contact Code.<ul style="list-style-type: none">- General Brokerage |
| <ul style="list-style-type: none">• Event Table<ul style="list-style-type: none">- The Event Table is a log of activity performed against records. | <ul style="list-style-type: none">• Middleware DLLs<ul style="list-style-type: none">- Clone Existing |
| <ul style="list-style-type: none">•<ul style="list-style-type: none">- Add Customer- Add Account | |
| <ul style="list-style-type: none">• Restrict Opening to IRA | |
| <ul style="list-style-type: none">• Middleware DLLs<ul style="list-style-type: none">- Clone Existing | |

FIG. 15

DATABASE APPLICATION CHANGES

One Embodiment of Present Invention

- ATRN
 - Transaction to list last 6 months history of transactions
- Funds Deposit
 - Used to deposit funds into accounts
- MoneyLink/Journaling
 - Enables money transfers between or to Bank Accounts
- Mutual Funds TOA
 - Mutual Funds transfers on accounts

Alternate Embodiment of Present Invention

- No Other Changes Anticipated

FIG. 16

EXTRACT PROGRAM

One Embodiment of Present Invention

- Application Wrapper
Extract Accounts From Event Table
Retrieve Customer and Account Information
- Business Services (COBOL)
Read Customer Data
Read Account Data

Alternate Embodiment of Present Invention

- Application Wrapper to
Handle Schwab One Accounts
- Application Wrapper to
Handle General Brokerage Accounts

FIG. 17

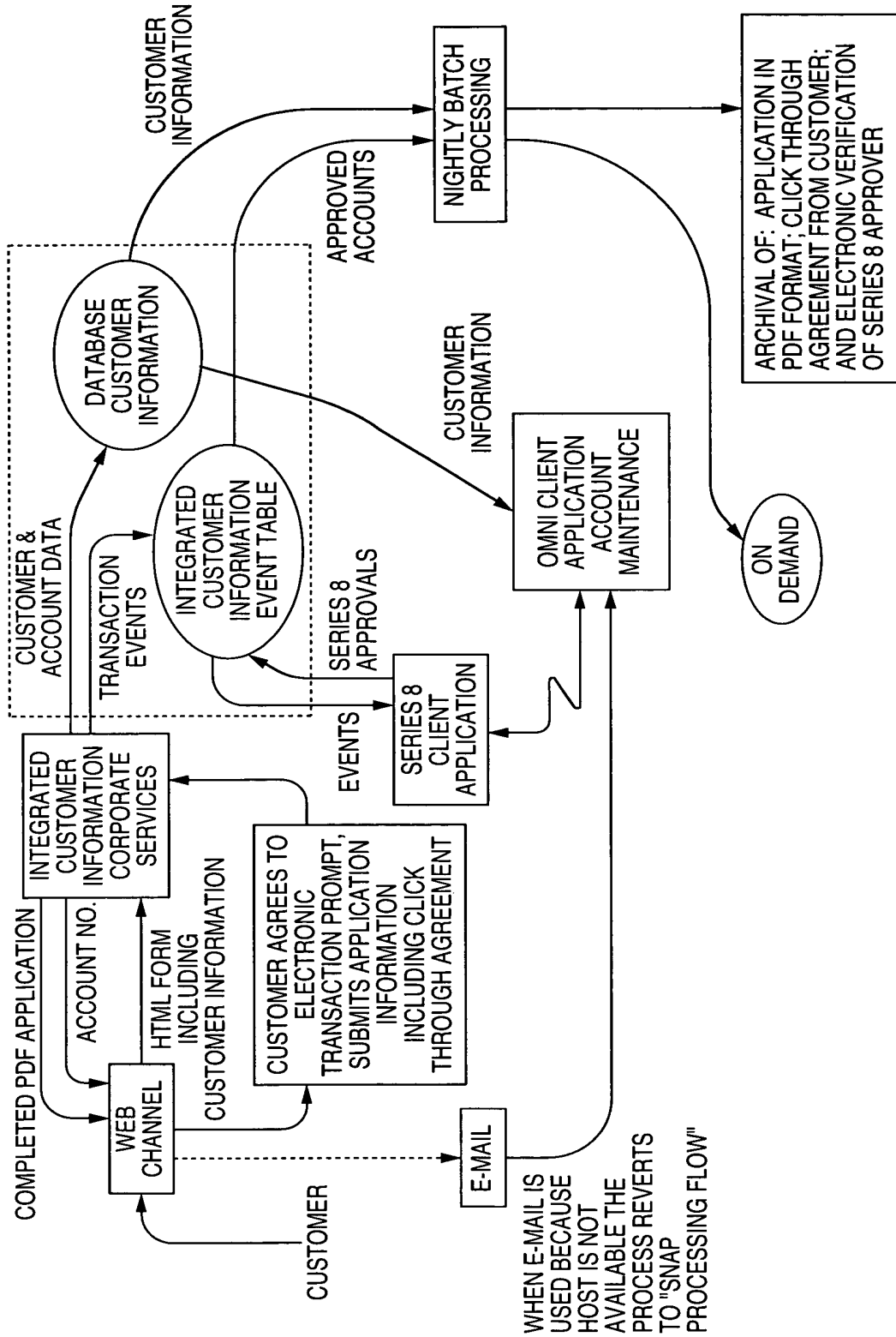


FIG. 18

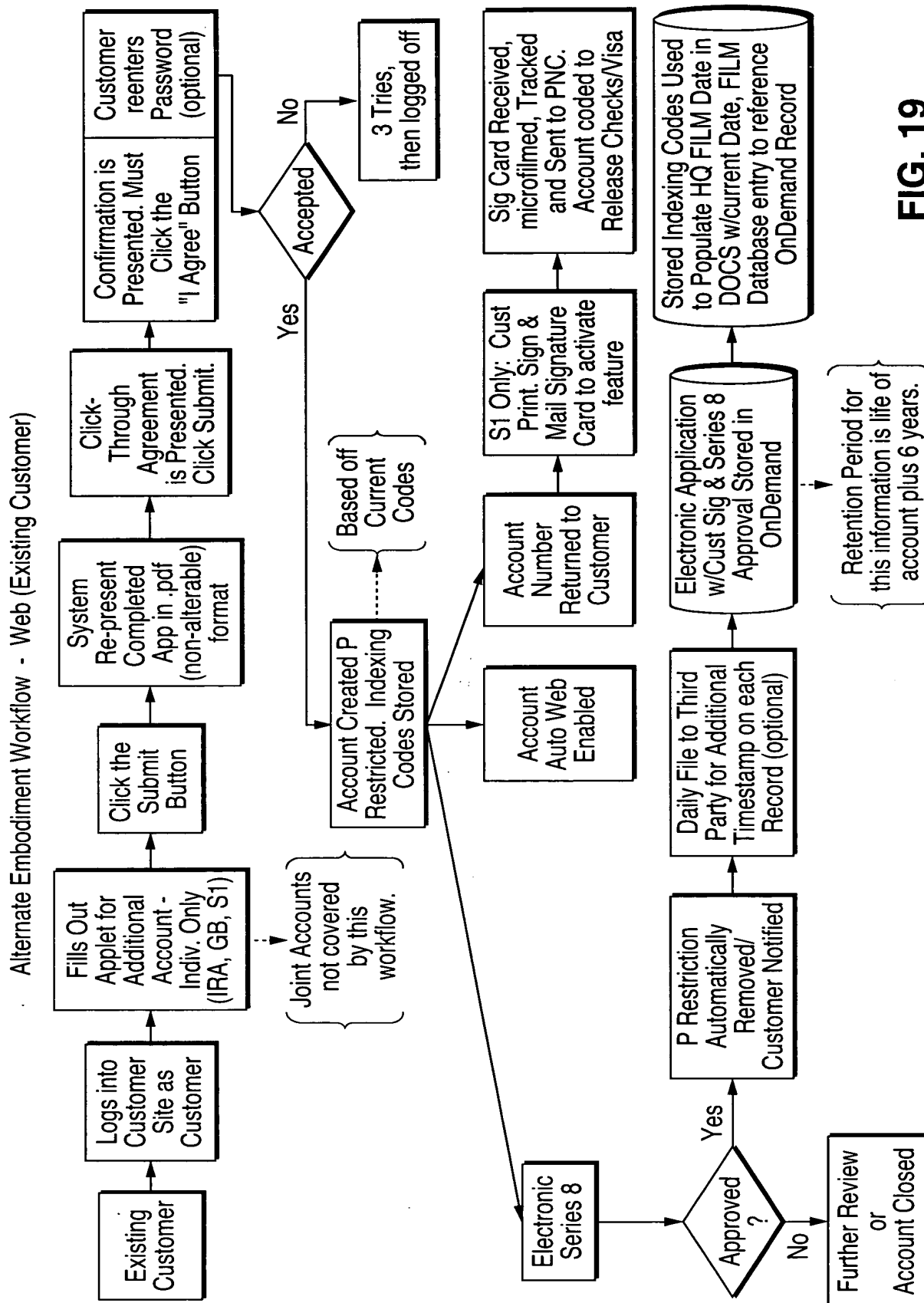


FIG. 19

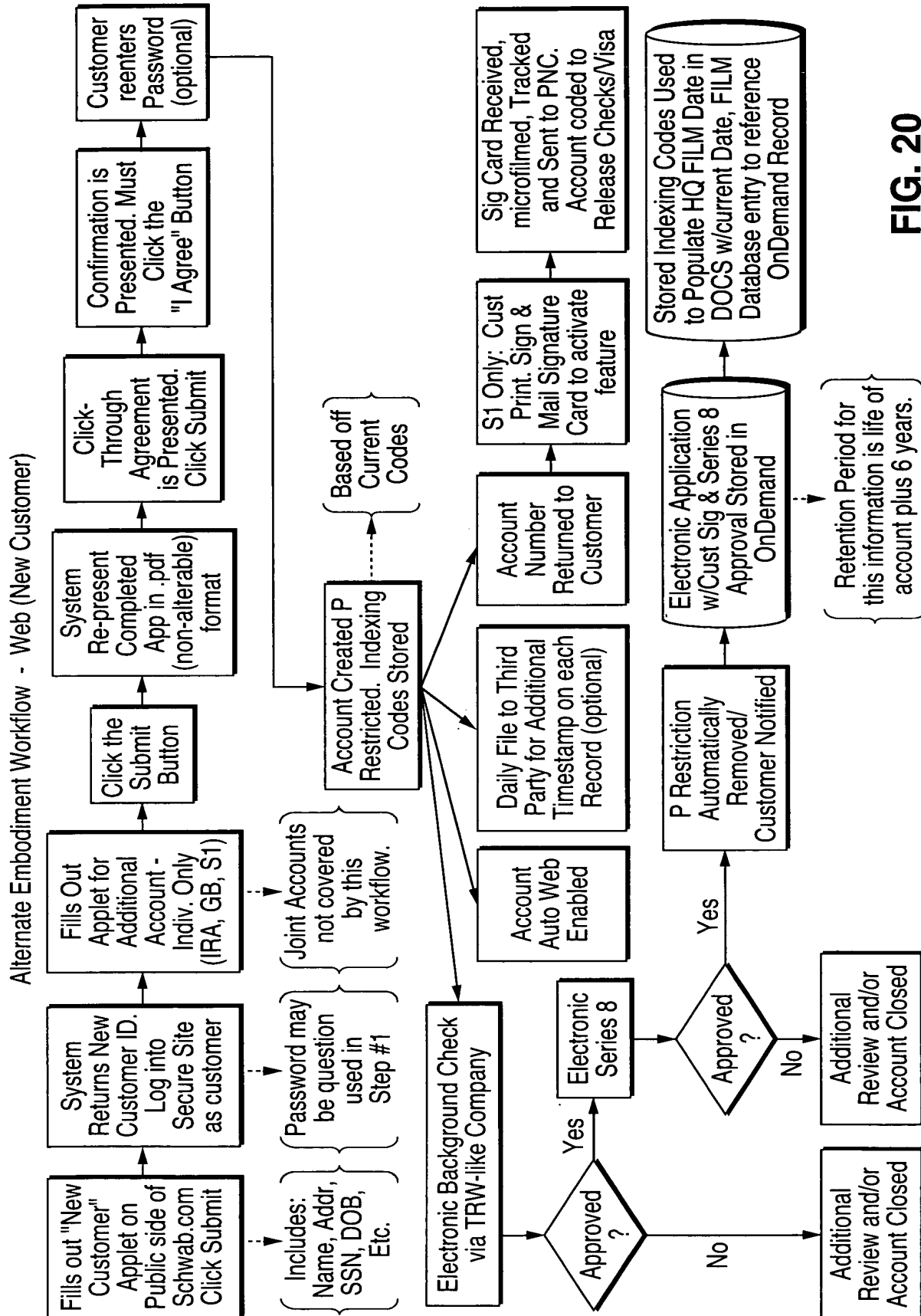


FIG. 20